

UNITED STATES COURT OF APPEALS
FOR THE THIRD CIRCUIT

No. 16-3852

ANDREW PANICO,

Appellant

v.

PORTFOLIO RECOVERY ASSOCIATES, LLC

On Appeal from the United States District Court
for the District of New Jersey
(D.C. Civil Action No. 3-15-cv-01566)
District Judge: Honorable Brian R. Martinotti

Argued March 30, 2017

Before: VANASKIE, KRAUSE, and RESTREPO, *Circuit Judges*.

JUDGMENT

This case came to be considered on the record from the United States District Court for the District of New Jersey and was argued on March 30, 2017.

On consideration whereof, it is now hereby ORDERED and ADJUGDED by this Court that the judgment of the District Court entered on September 15, 2016 is hereby REVERSED and REMANDED for further proceedings. All of the above in accordance with the opinion of this Court. Costs are taxed against Appellees.

ATTEST:

s/ Patricia S. Dodszuweit
Acting Clerk

Dated: January 2, 2018